



Order Filed on September 23, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee for Bear
Stearns Asset Backed Securities I Trust 2006-AC1 Asset-
Backed Certificates, Series 2006-AC1

In Re:

John Bavaro,

Debtor.

Case No.: 17-15241 RG

Adv. No.:

Hearing Date: 9/4/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 23, 2019

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".

Rosemary Gambardella
Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: John Bavaro

Case No: 17-15241 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 36 Star Lake Road, Bloomingdale, NJ 07403, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Glenn R. Reiser, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 16, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2019 through August 2019 for a total post-petition default of \$5,416.00 (2 @ \$2,708.00); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,416.00 will be paid by Debtor remitting \$902.00 per month for five months and \$906.00 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, SLS, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
JOHN BAVARO
Debtor

Case No. 17-15241-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db +JOHN BAVARO, 36 Star Lake Road, Bloomingdale, NJ 07403-1220

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com

Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1, Asset-Backed Certificates, Series 2006-AC1 cwohlrab@LOGS.com, njbankruptcynotifications@logs.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Glenn R Reiser on behalf of Debtor JOHN BAVARO greiser@new-jerseylawyers.com, r.gr75895@notify.bestcase.com

John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael E. Blaine on behalf of Creditor TD Bank, N.A. tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknap p.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 10